

① pays for bodily injury or property damage

② 25 / 100

100 / 300

\$25,000
max paid by
ins. co. for
1 injured person

\$100,000
max paid
for multiple
injured people

② Comprehensive -

covers from losses due to fire, vandalism, theft, etc.

③ Collision -

pays to repair the vehicle if it's in an accident

④ Deductible - amt. \$ you pay before ins. co. will pay \$

\$250 \$500 \$1000

⑤ Premium -
- amt. you pay (per month, 6 months)
- quote

⑥ • amt. of insurance you want
for your car
• ~~amt~~ ins. levels
• car (color, size, type, year, condition)

⑦ chart
Liability + Collision + Comprehensive

⑦ driver rating factor
ABP(car)

⑧ ABP x driver rating factor^(#)

⑧ # accidents/tickets multi-policy
type of driving/where
age (24)
gender education?
miles driven per day grades
drivers ed
marital status

⑧ higher # \rightarrow pay more \$ \rightarrow
riskier driver

*lowest # = 1

ABP x factor